

Remarks:

In the December 27, 2005, Office Action, Claims 22 and 23 were objected to for informalities. On the merits, Claims 1-21 and 24-28 were rejected under 35 U.S.C. Section 102(e) as being anticipated by Kolling et al. (U.S. Patent No. 5,963,925). Claims 22, 23, 29, and 30 were rejected under 35 U.S.C. Section 103(a) as being unpatentable over Kolling et al. in view of Hilt et al. (U.S. Patent No. 5,465,206).

With regard to the objection to Claims 22 and 23, Applicant has amended the claims to correct the noted deficiency. Applicant expresses thanks to the Examiner for noting this issue. Applicant has also made extensive amendments to the claims to better point out and distinctly claim the subject matter which Applicant regards as his invention. Specifically, Claims 1-25 have been amended, Claims 27-30 have been cancelled without prejudice, and new Claims 31-34 have been added. Only Claim 26 is unchanged.

Applicant's invention is a switching system and method for facilitating the electronic presentment and payment of bills between billers and consumers. Applicant's system and method include an open, interoperable (multi-standard) switching network for routing information between billers and consumers, and Applicant's system and method are the only known system and method which are capable of working with billers, consumers, biller service providers, and consumer service providers which are using different message standard protocols. The references cited in the December 27, 2005, Office Action neither teaches nor suggests Applicant's invention as presently claimed, or, for that matter, this concept.

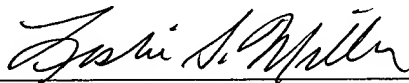
The Kolling et al. reference is an electronic bill presentment system only which accepts electronic billing information from billers and presents it electronically to consumers. The Kolling et al. reference does not disclose payment of bills. The Kolling et al. reference only replaces the preparation and mailing of paper statements and invoices from a biller with electronic delivery of the bills and nothing more. The Kolling et al. reference simply does not teach Applicant's invention, which uses a switching network to perform both presentment and payment. Further, the Kolling et al. reference does not disclose, teach, or suggest a multi-standard switch which is capable of communicating using a plurality of different message standard protocols. Thus, the Kolling et al. reference does not teach or suggest the multi-standard switching network of the invention as claimed in the amended claims, or, for that matter, the invention claimed in unamended Claim 26.

The Hilt et al. reference discloses a bill payment system wherein participating consumers may pay bills to participating creditors through a dedicated payment network. The participating consumers receive bills from the participating creditors. To authorize a payment, a participating consumer transmits payment instructions to a participating bank. The participating bank then submits a payment "message" to the subscribed payment network and forwards the payment message to the biller's bank. The Hilt et al. reference thus requires each of the billers and consumers to be associated with the system of Hilt et al. (in order for them to be "participating"), and does not teach or suggest the multi-standard switching network of the present invention. As such, Applicant's invention as

claimed is believed to be patentable over the references cited in the December 27, 2006, Office Action, particularly as to the amended and added claims.

In conclusion, Applicant believes that the present patent application with Claims 1-26 and 31-34 as amended are patentable at this time. These claims remain pending following entry of this Amendment A, and the patent application with Claims 1-26 and 31-34 is believed to be in condition for allowance at this time. Applicant respectfully requests entry of this Amendment A, and an early and favorable consideration of the claimed subject matter as amended is solicited. Should the Examiner believe that the prosecution of the patent application can be so expedited, the Examiner is requested to call Applicant's undersigned attorney at the number listed below.

Respectfully submitted:

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